

Atty. Dkt. No. 37607-120

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Williams et al.

Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS

Appl. No.: 09/593,106

Filing Date: 06/13/2000

Examiner: Subramanian, N.

Art Unit: 3624

Commissioner for Patents  
Washington, D.C. 20231

<b>CERTIFICATE OF FACSIMILE TRANSMISSION</b> I hereby certify that this paper is being facsimile transmitted to the United States Patent and Trademark Office, Washington, D.C. on the date below.  <u>Pamela Ann Torpy</u> (Printed Name)  <u>Pamela Ann Torpy</u> (Signature)  <u>January 17, 2003</u> (Date of Deposit)
--

Official

FAX RECEIVED

JAN 21 2003

GROUP 3600

REPLY

This communication is responsive to the Notice of Non-Compliant Amendment dated January 10, 2003 concerning the above-referenced patent application.

The Applicants respectfully submit that the Reply and Amendment filed December 23, 2002 complies with the requirements of 37 C.F.R. § 1.121. Specifically, 37 C.F.R. § 1.121(b)(iii) recites "[a] marked up version does not have to be supplied for an added paragraph or a deleted paragraph as it is sufficient to state that a particular paragraph has been added, or deleted."

In the Reply and Amendment filed December 23, 2002, a new paragraph in the Summary of the Invention was added, the Abstract was deleted, and a new Abstract was added in compliance with 37 C.F.R. § 1.121(b)(iii).

However, in order to expedite prosecution on the merits, the Applicants submit the following:

*Ex: I am not expert on the rules but:  
I requested the abstract because  
although they cancel they still  
add another therefore it would be  
sub. pr.*

**FOLEY LARDNER**

ATTORNEYS AT LAW

777 EAST WISCONSIN AVENUE, SUITE 3800

MILWAUKEE, WISCONSIN 53202-5306

TELEPHONE: 414.271.2400

FACSIMILE: 414.297.4900

WWW.FOLEYLARDNER.COM

**FACSIMILE TRANSMISSION****Total # of Pages 5 (including this page)**

TO:	PHONE #:	FAX #:
Examiner N. Subramanian United States Patent and Trademark Office		703-872-9326

Official

FAX RECEIVED

JAN 21 2003

GROUP 3600

<b>From :</b> Kenneth G. Lemke <b>Email Address :</b> klemke@foleylaw.com <b>Sender's Direct Dial :</b> 414.297.5691 <b>Date :</b> January 17, 2003 <b>Client/Matter No :</b> 37607-0120 <b>User ID No :</b> 1595
--

**MESSAGE:**

Applicant: Williams et al.  
 Title: ONLINE MORTGAGE  
 QUALIFICATION AND  
 APPLICATION SYSTEM AND  
 PROCESS  
 Appl. No.: 09/593,106  
 Filing: 06/13/2000  
 Date:  
 Examiner: Subramanian, N.  
 Art Unit: 3624

<b>CERTIFICATE OF FACSIMILE TRANSMISSION</b> I hereby certify that this paper is being facsimile transmitted to the United States Patent and Trademark Office, Washington, D.C. on the date below. <u>PAMELA ANN TORPY</u> (Printed Name) <u>Pamela Ann Torpy</u> (Signature) <u>January 17, 2003</u> (Date of Deposit)
--

If there are any problems with this transmission or if you have not  
 received all of the pages, please call 414.297.5444.

Operator:	Time Sent:	Return Original To: Pamela A. Torpy
-----------	------------	--

**CONFIDENTIALITY NOTICE: THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE OF THE DESIGNATED RECIPIENTS NAMED ABOVE. THIS MESSAGE MAY BE AN ATTORNEY-CLIENT COMMUNICATION, AND AS SUCH IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT OR ANY AGENT RESPONSIBLE FOR DELIVERING IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT YOU HAVE RECEIVED THIS DOCUMENT IN ERROR, AND THAT ANY REVIEW, DISSEMINATION, DISTRIBUTION OR COPYING OF THIS MESSAGE IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US BY MAIL. THANK YOU.**